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Kennedy et al.

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(54) **INTEGRATED ELECTRONIC CREDIT APPLICATION, CONTRACTING AND SECURITIZATION SYSTEM AND METHOD**

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 1689 days.

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G06Q 40/00 (2012.01)

G06Q 40/02 (2012.01)

(52) **U.S. Cl.**
CPC **G06Q 40/02** (2013.01); **G06Q 40/00** (2013.01)

(58) **Field of Classification Search**
USPC 705/35, 38, 39; 235/379–381
See application file for complete search history.

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(57) **ABSTRACT**

The present invention is an integrated electronic credit application, contracting, and securitization system and method. In one embodiment, the present invention comprises the following integrated components: a Credit Application Module, an eContracting Module and an eDocument Storage Module. Together the components enable “paper-lease” commercial transactions.

66 Claims, 63 Drawing Sheets

Application Status Detail Screen - Approved/Counter-offered Applications

Applicant Information		Lending Information	
Applicant Name	Vinson, Vincent	Approved Product	Retail
Co-applicant Name	Vinson, Marie	Amount Approved	\$39,000.00
Reference Number	00088145250	End TTR	
Street	Stembridge	Term	48
		Rate	8.99%
		Buy Rate	7.74%
		Orig. Lender	
		ECDO Owner	850
		LTV Ratio	130%
Vehicle Information			
NAAB Year	New 2001		
Make	Ford		
Model/Trim	Explorer		
Year			
Mileage	2000		
Lender Information			
Lender		State Lender	
Financed Information			
Name	Parla Lohman	Tax Number	05189745-3244
Phone Number	0002459-3756 and 3847	Lender Customer Serv #	0002225-8060
Comments to Credit Analyst			
Submit to Credit Lenders		Email to Contact Data Entry	